

05-24-04

IFW



PATENT
23122-1010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Wendy E. Yusin

Serial No.: 10/680,892

Group Art Unit: 3624

Filed: October 7, 2003

Examiner: TBA

For: METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTIONS

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is an Information Disclosure Statement ("IDS") including six (6) references cited in an International Search Report dated April 23, 2004 in a PCT application corresponding to the above-identified patent application. A copy of the International Search Report is also enclosed.

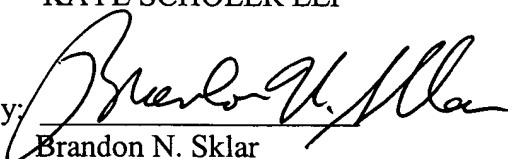
Since this Information Disclosure Statement is being filed within three months of the date of the International Search Report, and prior to receiving the first Office Action,

Applicant believes that no fee is due. However, if a fee is found to be due, please charge deposit account number 50-0988 for any deficiencies in fees.

Respectfully submitted,

KAYE SCHOLER LLP

Dated: May 21, 2004

By: 
Brandon N. Sklar
Reg. No. 31,667

MAILING ADDRESS

Kaye Scholer LLP
425 Park Avenue
New York, New York 10022
(212) 836 - 8653



PATENT
23122-1010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Wendy E. Yusin

Serial No.: 10/680,892

Group Art Unit: 3624

Filed: October 7, 2003

Examiner: TBA

For: METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTIONS

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF EXPRESS MAILING
PURSUANT TO 37 C.F.R. § 1.10

Sir:

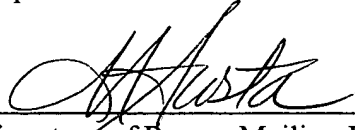
I hereby certify that, on the date shown below, the documents listed below are being deposited with the United States Postal Service with sufficient postage as "Express Mail" in an envelope addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA, Alexandria, VA 22313-1450:

1. Information Disclosure Statement;
2. Form PTO-SB/08/a;
3. Six (6) references;
4. Return receipt postcard.

Maritza Acosta
Name of Person Mailing

May 21, 2004
Date of Deposit

EV 395058620 US
Express Mail Number


Signature of Person Mailing Paper



PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1

of 1

Complete if Known

Application Number	10/680,892
Filing Date	October 7, 2003
First Named Inventor	Wendy E. Yusin
Art Unit	3624
Examiner Name	TBA
Attorney Docket Number	23122-1010

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 2003/0024979 A1	02-06-2003	Hansen et al.	
		US- 2003/0126075 A1	07-03-2003	Mascavage, III et al.	
		US- 2003/0130940 A1	07-10-2003	Hansen et al.	
		US- 2003/0208445 A1	11-06-2003	Compiano	
		US- 2003/0233318 A1	12-18-2003	King et al.	
		US- 2004/0015438 A1	01-22-2004	Compiano et al.	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.